

Form BLdfnd7 (5/17/2004)

United States Bankruptcy Court

Eastern District of New York
75 Clinton Street
Brooklyn, NY 11201

IN RE:

Neil Sebastiano

SSN/TAX ID:

xxx-xx-1401

DEBTOR(s)

CASE NO: 1-04-17182-jf

CHAPTER: 7

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on May 13, 2004; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED :

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- David J Doyaga (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: September 13, 2004

s/ Jerome Feller
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0207-1
Case: 04-17182

User: pgilbert-
Form ID: 262

Page 1 of 1
Total Served: 15

Date Rcvd: Sep 13, 2004

The following entities were served by first class mail on Sep 15, 2004.

db +Neil Sebastiano, 8405 Bay Parkway, Apt. C5, Brooklyn, NY 11214-3347
aty Donna Vlahakis, Hanna & Vlahakis, 7504 Fifth Avenue, Brooklyn, NY 11209-3302
tr +David J Doyaga, 16 Court Street, Ste. 2300, Brooklyn, NY 11241-1023
smg +Deirdre A. Martini, Office of the United States Trustee, 33 Whitehall Street - 22nd Floor,
New York, NY 10004-2112
smg +NYC Department of Finance, 345 Adams Street, 10th Floor, South Side, Brooklyn, NY 11201-3719
smg NYS Department of Taxation & Finance, Bankruptcy Unit - TCD, Bldg. 8, Room 455,
W. A. Harriman State Campus, Albany, NY 12227
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
4346179 +American Musical Supply, PO Box 152, Spicer MN 56288-0152
4346180 Best Buy Inc, Household Retail Services, PO Box 15521, Wilmington DE 19850-5521
4346181 +Household Bank, PO Box 19360, Portland OR 97280-0360
4346182 +Louis J Mauriello, One Edgewater Plaza Suite 700, Staten Island NY 10305-4900
4346184 MBNA America, PO Box 15026, Wilmington De 19850-5026
4346183 +MT Credit Corp, One Fountain Plaza 3rd Fl, POB Box 4005, Buffalo NY 14203-1420
4346185 Municipal Credit Union, PO Box 3205, New York NY 10007
4346186 +Perian Lopez co Louis Maurello, One Edgewater Plaza Suite 700, Staten Island NY 10305-4900

The following entities were served by electronic transmission on Sep 13, 2004 and receipt of the transmission was confirmed on:

4346181 +EDI: HFC.COM Sep 13 2004 21:09:00 Household Bank, PO Box 19360, Portland OR 97280-0360
TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2004

Signature:

